

MEDICARE PRESCRIPTION DRUG COVERAGE

MEDICARE PART D

1. **EVERYONE** on Medicare is eligible for Medicare Part D prescription drug coverage.
2. **EVERY** Medicare beneficiary should make a decision on prescription drug coverage.
3. **Extra help** is available for persons with limited income. Contact Social Security at www.socialsecurity.gov or **1-800-772-1213**.
4. **Initial enrollment period is from** November 15, 2005 to May 15, 2006.
5. **Goes into effect** January 2006
6. Enrollment is voluntary.
7. Late enrollment penalty is likely if you don't enroll when first eligible.
8. **Creditable Coverage:** If you already have prescription drug coverage you need to know if it is:
 - a. Equivalent in \$\$\$ value to Medicare's coverage.
 - b. The plan provider (Former employer, union, etc.) will provide you with this information.
 - c. Must consider this when deciding whether to enroll for Part D.
9. **Important dates:**
 - a. October 2005 – Medicare & You 2006 Handbook is mailed to ALL persons on Medicare. This handbook includes specific information on how to sign up.
 - b. November 15, 2005 – Sign up starts.
 - c. January 1, 2006 – Coverage starts for those who signed up by December 31, 2005.
 - d. May 15, 2006 – Last day to sign up in 2006. If you choose not to sign up by May 15, 2006, your next opportunity to enroll is November 15, 2006 and you may pay higher premiums.
10. **For more information:**
 - a. Visit www.medicare.gov or call toll free 1-800-MEDICARE [633-4227].
 - b. Contact the North Dakota Senior Health Insurance Counseling program at 1-888-575-6611
 - c. Contact your local County Social Service Office.
 - d. Visit www.aarp.org/medicarerx

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a program of the
North Dakota
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